

STAY ON TRACK FOR 2019



**INFORMATION AND ADVICE
ON FINANCIAL MATTERS**

Introduction

As more and more people are presenting to our organisation suffering from financial hardship, we have identified a need to provide information to our local community that might assist households to make better choices when entering contracts, credit or other financial commitments. We also recognise that when people do start to feel the burden and are unable to meet their financial commitments, they are generally unaware of where to go for help and advice.

This resource guide has been developed to respond to that need and hopefully link people to the right information and services to assist them. The worry of financial pressure can have various negative effects, in particular on health and relationships.

We hope you will find the information in this guide to be useful. There is a feedback sheet at the back if you would like to pass on comments or other information you may consider useful.

Susan Magee
Executive Officer

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‘Stay on Track’

**Are You
Experiencing
Financial Stress?**

Having difficulty paying bills?

Receiving threatening letters from creditors?

*Receiving harassing telephone calls from
debt collectors?*

Paying debts using your credit card?

Unable to pay home or car loan?

*Unemployment, addiction or illness causing
money problems?*

**Casey North Community Information &
Support Service**
Telephone 9705 6699
www.caseynorthciss.com.au



131 450



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pinterest.com/caseynorthciss

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What is financial literacy?

Being **financially literate** means being able to make the right decisions in regards to your personal finances. It means being able to understand how money affects your life and how to manage your money in order to make informed decisions that will ultimately benefit you and your family.

If you are financially literate you are more likely to;

- Achieve your financial goals than those who are not
- Experience reduced stress and anxiety around money issues
- Find it easier to budget and save
- Successfully manage your money
- Have a sense of control and feel empowered, enabling you to make more informed financial choices
- Be more confident discussing and understanding bank and bill jargon
- Plan financially for the future
- Be more aware of financial scams
- Understand debt and how to stop the cycle of debt

How do I become Financially Fit?

- One of the first steps toward becoming financially fit is to start a **budget**
- A budget can give a snapshot of where your money goes or sometimes where it's not going!
- Ensure that your expenditure does not exceed your income, in other words spending less than you earn
- Avoid ignoring bills, a good idea is to pay your bills on a regular basis e.g. fortnightly payments is a great way to stay on top of them
- Address debts and fines, don't be afraid to negotiate a payment plan
- If debts are making it hard to budget, maybe consider seeking assistance from a financial counsellor

Budgeting

One of the first steps toward becoming financially fit is to start a Budget

- A budget can give you a snapshot of where your money goes or sometimes where it's not going
- Budgeting helps you take control of your money. It can reduce stress and anxiety around money issues and help you achieve your financial goals
- Ensure that your expenditure does not exceed your income, in other words spend less than you earn
- You don't have to wait until you receive your bills to start paying them
- A great way to stay on top of your bills is to pay them on a regular basis, for example; if you are paid fortnightly then pay your bills fortnightly
- Ask your utility company to set up a fortnightly payment arrangement. They will work out the total of your bills over the past year and divide the total into 26 fortnightly payments
- Another example may be your home phone and internet. If you have a monthly bill of \$80, try paying \$40 fortnightly
- Setting up more than one account can make budgeting easier e.g. one for bills, one for everyday spending and one for savings. Your income can go into the bills account and all your bills can be paid from this account. Annual costs will accumulate in this account, such as Christmas and birthdays costs, school fees, medical costs. Or you could set up separate accounts for each of these. Whatever suits you
- Work out what you need to live on each fortnight for things like shopping, petrol, phone credit, bus fares etc. and transfer this amount to the everyday account each fortnight. This way you keep your everyday living costs separate to your regular bills, savings and annual costs
- Before you make any large purchases such as a TV or mobile phone, it can be a good idea to check your budget first to see if you can afford it



Paying Bills

Bills can make life really stressful if we don't manage them well. A great way to manage your bills is as part of a budget – refer to Budgeting Tips.

Some of the types of bills we have are;

- gas
- electricity
- water
- phone/internet
- mobile
- rates
- Childcare/kinder fees/school fees
- Car rego, insurance

You don't have to wait to receive a bill every few months before paying it.

A great way to manage your bills is to pay by instalments as per your pay cycle e.g. if you are paid fortnightly, pay your bills fortnightly.

You can do this yourself or organise a payment arrangement. You can ask your provider to set you up on a fortnightly payment plan

You can do this for almost any sort of bill. If you are not on a payment plan you can just make payments yourself or put money aside.

Payment options for your bills;

- Online banking, automatic transfers e.g. via BPay
- Payments over the phone e.g. via BPay
- Post office
- Centrepay
- Direct debit



Problems paying your bills?

Don't ignore the problem, get help as soon as you can

- Contact the company to discuss payment options
- Ensure all concession entitlements have been applied to your accounts i.e. gas, electricity, water, rates, car registration
- If you are experiencing ongoing financial difficulties, ask to speak with their hardship department
- Contact a Financial Counsellor for assistance—they provide a free and confidential service

Free money management apps



MoneySmart financial calculator

Get instant calculations for your mortgage, interest free deals, loans & super. Personal finance tools from MoneySmart.gov.au



TrackMySpend

Track your personal expenses on the go with this easy-to-use app from MoneySmart.



Money Health Check

This free MoneySmart app helps you check if your finances are under control, with simple steps to improve any gaps.



Pocketbook

Pocketbook automatically organises your spending, showing you where money is being spent. Get insights to where you can spend & save.



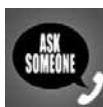
Wally

Wally is a personal finance app that helps you take control of your finances, understand where your money goes and set and achieve goals.



Splitwise

Splitwise takes the trouble out of sharing expenses – with friends, with roommates, with anyone.



Ask Someone

This app has been designed to help you, or someone you know who has experienced family violence in any form, or used violence against a family member, seek free professional support and information 24/7.

Financial abuse is a form of family violence.

Recommended Reading – Financial literacy



Making Money – The Keys to Financial Success By Paul Clitheroe

Australia's top-selling personal finance guide, shows you how to make the most of your dollars, and answers those big money issues that face us each day.



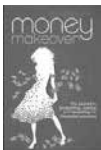
Debt Free, Cashed Up and Laughing, *The Cheapskates* way to living the good life By Cath Armstrong & Lea-Anne Brighton

Discusses simple, practical and stress free ways to take control of your spending.



The Barefoot Investor By Scott Pape

Scott Pape is passionate about money and helping others. This book can appeal to readers who wouldn't ordinarily buy a financial book.



Money Makeover

By Vanessa Rowsthorn and Nina Dubecki from the MoneyGirl website.

Practical information and inspiring real life stories that will empower you to create your own financial plan.



Money Magazine

Expert advice from Australia's most respected financial writers including Paul Clitheroe, Effie Zahos and Ross Greenwood.



Financial Literacy

Volume 302, edited by Justin Healey

This book is an excellent aid for young people to better understand their finances.

Useful money websites

Casey North CISS
www.caseynorthciss.com.au

MoneySmart
www.moneysmart.gov.au

Money Help
www.moneyhelp.org.au

Consumer Affairs
www.consumer.vic.gov.au

Financial Ombudsman Service
www.fos.org.au

SCAMwatch
www.scamwatch.gov.au

Money MSN
www.msn.com/en-au/money

Yahoo Finance
<https://finance.yahoo.com/personal-finance>

Youth Central
www.youthcentral.vic.gov.au

10thousandgirl
www.10thousandgirl.com

Women Talk Money
www.womentalkmoney.org.au

Fines Victoria
www.fines.vic.gov.au

Cheapskates
www.cheapskates.com.au

Compare Vic gas and electricity
www.compare.energy.vic.gov.au

Money Mag
www.moneymag.com.au

The Barefoot Investor
www.barefootinvestor.com

Check out our debt page for more money management information
www.caseynorthciss.com.au/debt-management



What is Financial Counselling?

Financial Counsellors are qualified professionals trained specifically to work with people experiencing financial difficulties.

They can provide information, support and options to empower you to deal with your financial hardship and advocate on your behalf where necessary with creditors and other organisations.

Issues financial counsellors can assist with may include:

- debt collection
- overdue bills
- budgeting
- mortgage stress/difficulties
- credit card debt/loans
- car loans
- fines, payment arrangements
- Centrelink debt
- referral to other support agencies
- bankruptcy
- council rates/arrears
- pay day lenders/consumer leases
- consumer disputes
- your rights and responsibilities

Please note: financial counsellors do not provide financial advice such as how to invest your money. You would need to seek advice from a Financial Planner.

Check that they are accredited through Financial Planning Association of Australia (FPA) website www.fpa.com.au

To find your local Financial Counsellor

- www.moneyhelp.org.au 1800 007 007
- www.financialcounsellingaustralia.org.au
- www.moneysmart.gov.au

What is credit?

- Credit is a type of debt where you borrow a certain amount of money now and return that money to the lender at a later date
- Credit can come in many forms such as a credit card, store card, mortgage, payday loan, car loans, other personal loans including education, mobile phones and the list goes on
- Credit is always more expensive than using your own money
- You are responsible for repaying the credit borrowed

What is a credit contract?

- A credit contract is a legal document. It sets out the terms and conditions of your agreement with another party, e.g. bank, gym, rent to buy and all of the above
- Before signing a contract it is important that you have read and understood it. If you are not sure, get someone you trust to help you
- Ensure that the credit you are borrowing is one you can afford. Do a budget, ensure you are able to make repayments under the contract before signing
- If you have trouble making repayments, contact your credit provider to find out how they can assist you. You may be entitled to 'hardship' assistance. You can also contact a financial counsellor for assistance
- Before you are granted credit, the creditor may check your credit rating. Bad credit will make borrowing difficult
- Before applying for credit it is a good idea to do a free credit check, see page 11

What is interest?

- Interest is a fee that you pay when you borrow money. The higher the rate of interest the more you pay
- Interest rates vary enormously according to the type of credit
- Before committing to your contract shop around for the best rates and types of loans
- Try comparison sites such as:
www.canstar.com.au and www.ratecity.com.au

Tips

- For more information about credit and contracts refer to;
www.consumer.vic.gov.au and www.legalaid.vic.gov.au
- MoneySmart has several calculators and mobile apps which can assist you with working out the costs of fees and interest for personal loans, mortgages, interest free loans and credit cards.
www.moneysmart.gov.au

Credit reports

A credit report details all of your credit history. Every time you apply for credit whether successful or not, the attempt is recorded. Your loan/credit provider can check your report to in order to determine whether you they will approve the application.

It is recommended that you check your credit report once a year to correct any errors that may have been applied to you. There are free credit reports offered by the companies below.

FREE credit reports are available to everyone. It's your information! You don't have to pay for it!

Warning! They do make it hard to find the free option so make sure you persist if you would like a free copy. The report is generally mailed or emailed to you within 10 days. If you want it sooner you will have to pay for it.

Dun & Bradstreet	www.dnb.com.au
Equifax	www.equifax.com.au
Experian	www.experian.com.au

Credit repair companies

These companies offer to fix your credit and charge very high fees. You can correct errors yourself and for any debts issues, see a financial counsellor in your area.

Debt agreement/repair companies

You may have seen ads on TV claiming to fix up your budget and deal with your debt. These companies charge extremely high fees and ongoing payments until your debt is paid.

If you are at the stage where you are considering a 'debt repair' solution, see a financial counsellor first.

Financial counsellors are free, independent and confidential – see page 25.

Refer to www.moneysmart.gov.au for more detailed information on all of the above.



Types of loans

There are numerous types of credit available many of which have already been mentioned. The main types are listed below.

What is a secured loan?

A secured loan is backed by an asset. The lender may sell the secured asset to get its money back if you cannot repay the loan e.g. house, car, boat.

What is an unsecured loan?

An unsecured loan is one that doesn't have an asset that has been used as security. The interest rate is usually higher than for a secured loan as there is a higher risk to the lender of not getting their money-back e.g. credit card, pay day loan.

Tips:

- Always do a budget first to ensure you can make repayments on your secured or unsecured debt.
Shop for the best interest rates for your home or car loan, credit cards etc. using comparison sites such as www.canstar.com.au and www.ratecity.com.au
- If you experience difficulty making your repayments, contact your creditor immediately to request hardship assistance
- Defaulted car loans can quickly escalate to repossession.
Contact creditor for assistance and/or a financial counsellor
- Inform yourself, the more you know the more likely you will make better decisions. Check out the MoneySmart website and/or talk to your local financial counsellor



Banking

Banks and credit unions have a range of accounts with different options and charges to suit your situation.

Things to look for in a bank account:

- Monthly free transactions
- Monthly fees
- Competitive interest rates
- Access to ATM's
- Internet banking
- Local branches

If you have a Centrelink concession card you may be eligible for a Basic Bank account.

A basic bank account is a transaction account that has fee-free features and provides eligible customers with an account they can receive their government benefits payment into and access free banking transactions -ABA.

www.ausbanking.org.au/customers/affordable-banking

Tips:

- Shop around and compare products and services
- Try comparison sites such as:
www.canstar.com.au
www.ratecity.com.au
- To find out more about Australia's banks
www.bankers.asn.au

Credit cards

A card that gives you access to money that the bank or credit union has agreed to lend you for a certain period of time.

Interest rates are usually higher than other forms of credit. You are charged interest on all outstanding transactions if you don't pay the full balance each month.

If you miss repaying the minimum amount by the deadline you incur interest plus additional fees and penalties.

If you want a credit card to buy items online then consider a debit card, this way you can use your own money.

Tips;

- Do a budget before applying for a card to ensure you can afford the repayments
- Compare products beforehand to secure the best deal such as Rate City or Canstar
- If you experience difficulties making repayments speak with the creditor to discuss options
- As you pay down your credit card you can ask the creditor to lower your limit
- Limit yourself to one credit card



It is an Australian Government requirement that all banks include a **minimum payment warning** on their statements. It will be on the front of your statement and will show how much it will cost you if you only pay the minimum and how much if you increase your repayments. See example below;

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional transactions using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying estimated total interest charges of...
Only the minimum payment	19 years 4 months	\$2,161.53
\$95.54	2 years	\$292.98, a saving of \$1,868.55

Try MoneySmart's credit card calculator before your next purchase www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/credit-card-calculator

What is a payday loan?

A payday loan is a loan between \$100 and \$2,000 that must be repaid within a certain number of days or months.

You will usually repay a loan by a direct debit from your bank account or a deduction from your pay. Your loan repayments will usually be deducted on the day you are paid.

Pay day lenders are not allowed to charge interest on their loans however they make up for this with fees such as **account keeping fees 4%, admin fees 20%, government charges**, any default fees you may incur and more.

If you default and keep rolling the loan over and incur a fee each time you end up paying many more times than the original loan. If you provide security for your loan with a car or furniture and cannot repay the debt you can lose them.

MoneySmart's payday loan calculator can assist you to work out the real expense of these loans – see example below.

Example

- Sam wants to buy a TV worth \$1500 and has gone to a pay day lender to get a loan
- Sam has signed a 12 month contract
- After adding 4% monthly and 20% establishment fees, Sam's \$1500 TV will really cost \$2520

Tips:

- Avoid pay day loans. There are better options
- If you are considering a payday loan it may indicate that you are experiencing financial difficulty, seek assistance from a financial counsellor
- Use MoneySmart's payday loan calculator to work out the real expense of these loans
www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/payday-loan-calculator
- Seek alternative loans and assistance by contacting your local community support agency and or NIL's program, see page 18 for details

Pawn shops

Where you can convert your possessions into cash by leaving one or more items with them as security.

- Stores that convert your goods to cash are often linked to pay day lending stores
- Make sure you understand your obligations before borrowing as fees are high
- If you don't repay the amount by the required date you may be able to get an extension however this will cost you additional fees
- If you keep extending and not repaying you are at risk of losing your items

Tips:

- If you are considering using your possessions to borrow money - DON'T!
- Seek assistance from a financial counsellor and or local community agency

Buy now pay later

Otherwise known as an **'interest free purchase'**. These loans/credit can be handy however only if you use them to your advantage.

Depending on the creditor, you will be asked to pay in monthly minimum installments or at the end of the interest free period. Neither is ideal.

Do a budget first, make sure you can afford the repayments.

In both instances work out how much you would need to pay each fortnight (best to pay as per your pay cycle) to have the loan paid in full by the end of the interest free period. Don't forget to include the extra monthly charges that will show up on your statement.

Example;

- Sam wants to purchase a TV for \$1500 on an interest free deal over the next 12 months
- There is a \$4.95 month service charge and
- an account set up fee of \$25

We used MoneySmart's **interest free deal calculator** to work out what this will cost Sam.

Result;

- Sam will need to pay \$132.03 each month to avoid interest
- Included in that amount is the monthly and set up fees of \$84.40 (12 months)
- Total cost of the loan is \$1584.40
- If the balance isn't paid by the 12 months Sam will be charged interest on the remaining balance which could mean hundreds

Tips:

- Do a budget to make sure you can afford the repayments
- Use MoneySmart's Interest free deals calculator to work out the real expense of these loans
www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/interest-free-deal-calculator
- See if you are eligible for alternative loans such as low or no interest loans, see page 18
- Remember that to pay it off on time, you need to pay more than the monthly minimum
- Be alert to risks and benefits of afterpay and zippay which are both offered online and in stores

Rent to buy

This type of service allows you to own goods (e.g. washing machine, laptop or fridge) after you have rented them for an agreed time and made all the payments. Also known as consumer leases.

Stores promote leasing as a more affordable option than buying something outright but in reality your total lease payments will add up to more than the cash price of the item.

A 2015 ASIC report has shown that people can be charged up to 884% in interest for a consumer lease.

Example;

- Sam looked into a rent to buy option for the \$1500 TV
- the rent to buy contract was \$25.99 a week over 48 months
- using **MoneySmart's rent vs buy** calculator Sam worked out that the TV will actually cost \$5405.92
- that's \$3905.92 more than the \$1500 Sam wants to spend

Important things to consider;

- Rent to buy can be one of the most expensive ways to purchase a good
- Have you looked at all of your options?
- See if you are eligible for a no interest or low interest loan, see page 18
- Even an interest free deal or Centrelink advance could be a better option
- Fees, interest, insurance and any other rental costs are added to the purchase price of the goods
- If you stop paying rent the goods may be taken back and you won't receive money back for the time you made payments
- You don't own the item until the end of the fully paid contract
- Before deciding refer to MoneySmart's rent vs buy calculator www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/rent-vs-buy-calculator

Comparison of Sam's TV purchase options

Type of loan	Amount	Fees and borrowed	Loan term costs	Fortnightly repayments	Monthly repayments	Total cost
Rent to buy	\$1500	unknown	48 months	\$51.98	\$122.62	\$5405.92
Pay day loan	\$1500	\$720	12 months	\$96.92	\$210	\$2520.00
Interest free loan	\$1500	\$84.40	12 months	\$60.94	\$132.03	\$1584.40
No interest loan	\$1500	\$0	12 months	\$57.69	\$125.00	\$1500.00

Which do you think are the best outcomes?

Loan / Credit Alternatives

There are some alternatives to using credit cards, payday lenders and buy now pay later that offer no interest or low interest credit.

No Interest Loan Scheme

The No Interest Loan Scheme (NILS) offers people on low incomes flexible and affordable credit from \$200 up to \$1,000 for the purchase of basic household items, some medical expenses, education expenses, car registration or new tyres.

NILS aims to provide those in the community on low incomes the ability to access credit without the burden of fees and high interest charges in a friendly and supportive environment.

www.caseynorthciss.com.au



StepUP Loan

The StepUp loan offers a safe low interest loan from \$800 and up to \$3000 for personal, domestic or household purposes.

Loans can be used for white goods, cars, computers, furniture, medical expenses and house repairs.

Eligibility criteria applies

Contact: Dandenong 9791 8344

www.goodshepherdmicrofinance.org.au/services/stepup-low-interest-loans.



Saver Plus

Saver Plus is a matched savings and financial education program that can assist you to:

- reach a savings goal
- become a regular saver
- build your money management skills

Saver Plus provides an opportunity to have every dollar saved (up to \$500) matched with an additional dollar for your own or your family's education-related expenses. Eligibility criteria apply

How to enquire

- Call or SMS your name and number to **1300 610 355**
- Email saverplus@bsl.org.au



Scams

Anyone can be a target for scammers. Scams cost Australians billions of dollars every year. You can be targeted through phone, email, texts, internet, mail, social networking and many other ways.

Types of scams to watch out for

- Unexpected money
- Unexpected winnings
- Fake charities
- Dating & romance
- Buying or selling
- Jobs & investment
- Attempts to gain your personal information e.g. banking or internet log on
- Threats & extortion

Tips:

- If it looks too good to be true, it probably is
- Hang up on suspicious calls, don't give out your personal information
- Delete unsolicited emails, don't respond to them
- Don't send money to strangers based on amazing promises
- Destroy papers that contain personal information
- Keep your computer protection software up to date
- Report scams

To learn how best to protect yourself from scams or report a scam contact;

www.scamwatch.gov.au 1300 795 995
www.consumer.vic.gov.au 1300 558 181
(source www.scamwatch.gov.au 2016)



Unsolicited calls and door knocking

The **Do Not Call Register** is where you can register your home phone, mobile and fax to stop unsolicited calls from telemarketers. Register your numbers at www.donotcall.com.au or phone 1300 792 958



The **Do Not Knock sticker** is available for you to put on your front door to stop door knock selling. Pick one up from Casey North CISS, Cranbourne ISS, Toomah Community Centre or from one of 110 locations all around Australia www.consumeraction.org.au/get-the-do-not-knock-sticker



Mobiles

There are so many mobile deals to choose from now, so it is really important to take your time choosing the right one. Before buying a mobile consider doing the following;

- Do your budget to see how much you can afford to pay
- Consider what type of service suits you the most e.g. pre-paid, post-paid, fixed term
- Compare deals and providers
- Do your research
- An impulsive purchase could cause you lots of financial stress
- Have a look at insurance options to see if something suits you

Types of mobile services

Fixed term contract/Capped plans

Mobile phone contracts have a set amount that you pay on a monthly basis which may include calls, texts and data usage, it doesn't however limit the amount you spend.

If you exceed the cap amount you will be charged extra and this can become very expensive. Make sure you understand the contract and what's included.

Remember you will be locked into the one plan for the length of the contract. Early termination fees may apply if you change your mind.

Pay Monthly (no contract) – Post Paid

Using your own phone, you can pay month to month.

Unlike the fixed contract, if you find a better plan you have the freedom to change providers.

Pre-paid

You have more control with a pre-paid option. You can use your own phone and choose a recharge amount that suits you and your budget.

Prepaid won't allow you to go over your limit like fixed and post-paid options.

If the mobile is part of a pre-paid package it might be locked to a particular company and you may have to pay an 'unlocking fee' if you want to change providers.

Leasing

Mobile companies offer leasing plans now. This means that you won't own the phone at the end of the contract. Your plan will likely be approx. \$10 less than a buying contract. Leases often come with the chance to upgrade after 12 months however if your phone is damaged you can be charged several hundred for repairs before receiving your upgrade. Do your sums before taking this option to ensure it suits you financially.

Tips

- For tips on all of the above see www.moneysmart.gov.au and www.acma.gov.au
- Request text alerts from your provider when you have reached 50% 75% and 100% of your usage. Most providers offer this service for free
- If you experience financial hardship e.g. job loss, illness, contact your provider to let them know, they may be able to assist. Otherwise seek assistance from a financial counsellor in your area
- Be careful of accessing 'premium services' on your mobile as they can be extremely expensive
This may include games, 1900 numbers, horoscopes, competitions etc
- Keep your mobile secure with a password for device and sim. Be wary of using banking apps etc while using public Wi-Fi
- Watch out for scams and spam www.scamwatch.gov.au
- Use an independent comparison site to compare providers and deals such as www.canstarblue.com.au
- Understand data roaming costs before leaving for overseas to avoid bill shock.



Home phone and internet

Competition for home and internet products is increasing which is great for the consumer.

Be sure to compare products before committing.

Do your budget first so you know what sort of plan and provider you can afford.

Don't be pressured into any plans that don't suit your usage.

Example;

- If you rarely use the home phone then you only need a basic plan
- Ask your provider what your monthly data usage is. If it is only 3GB then you won't need 500GB and this will save you money
- Ask your telco to let you know which plan most suits your usage

Tips

- If you experience financial hardship and have trouble paying your bill make sure you speak with your provider in order to avoid disconnection and associated fees and/or seek assistance from a financial counsellor in your area
- If you need directory assistance call 1223 which is a free number
- Avoid using information services like 1900 numbers. They will charge a high fee or for every minute you use them
- You can block expensive options on your phone such as calls to mobiles, 1900 numbers, overseas
- Purchasing a prepaid overseas calling card can work out cheaper than using the home phone
- Watch out for scams www.scamwatch.gov.au
- Use an independent comparison site to compare providers and deals such as www.canstarblue.com.au
- See ombudsman details at back of this booklet
- www.accan.org.au for information to assist you to make good choices about products and services



Fines

An infringement notice, or fine, is a penalty for breaking the law. You could be fined for many reasons such as:

- speeding
- going through a red light
- not wearing a bike helmet
- not wearing a seat belt
- various issues with your car
- toll fines

Fines can be issued in the following ways:

- on-the-spot (you were intercepted at the time of the offence)
- attached to your vehicle
- mailed to you

If you receive a fine, it is important that you pay by the due date to avoid late fees.

FINES DON'T GO AWAY - TREAT THEM SERIOUSLY

If you are fined and can't afford to pay, don't ignore it, contact Civic Compliance or a financial counsellor for assistance. Hardship assistance and extensions are available.

If you Don't Take Action

(source: www.fines.vic.gov.au)

If you do not pay your fine and you ignore all reminders, the matter becomes more serious and costly.

The Infringements Court may issue an infringement warrant, giving the Sheriff power to enforce that warrant.

The measures the Sheriff can take to enforce an unpaid infringement warrant include:

- the seizure and sale of your property
- suspension of your drivers licence
- suspension of your vehicle's registration
- non-renewal of your vehicle's registration
- wheel clamping of your vehicle
- your arrest

If you pay the amount outstanding on an infringement warrant, the matter is finalised.

Fines cont.

Other options

(source: www.magistratescourt.vic.gov.au)

There are essentially four options available for anyone who has been issued with a fine, These option are:

- Pay the fine by the due date
- Convert the fine to community work
- Fail to pay the fine and take no action. In this case a warrant will be issued for your arrest and provided to the Sheriff to enforce
- Convert the fine to time in custody. This option should only be considered as a last resort

Consider seeking legal advice before deciding on any of the options above. Assistance is available, contact a financial counsellor and or seek legal advice, refer to page 29.

Where to go for help

Financial counselling services

Casey North Community Information and Support Service

Suite 1/90-92 Victor Crescent
Narre Warren 3805

Toomah Community Centre

18 Golden Green St
Pakenham 3810

cnciss@caseynorthciss.com.au
www.caseynorthciss.com.au

Available to City of Casey and Shire of Cardinia

Cranbourne Information & Support Service

156 Sladen Street
Cranbourne 3977

ph: 5996 3333
fx: 5996 7626

ciss@cranbourneiss.org.au
www.cranbourneiss.org.au

Available to residents in the southern suburbs of Casey

National Debt Helpline

For telephone financial counselling

ph: 1800 007 007
www.ndh.org.au

Financial Counselling Southern

Available to Cranbourne, Pakenham and Narre Warren (Family Violence only)

ph: 9549 5288
fcs@secl.org.au
www.secl.org.au

Gambling and addictions

Gamblers Help Southern

**Monash Health formerly
Cranbourne Integrated Care Centre**
140 – 150 Sladen Street
Cranbourne 3977

ph: 9575 5353

**Monash Health formerly
Cardinia Casey Community Health**
28-36 Parkhill Drive
Berwick 3806

ph: 8768 5100

free call: 1800 858 858

www.ghsouthern.org.au

24 hour telephone counselling service for gamblers and their family and friends. Counselling can be on a one to one basis with a friend, partner or in a group.

Gamblers Anonymous

PO Box 369
Richmond 3121

ph: 9696 6108

www.gaaustralia.org.au

If you are a partner, family member or friend of someone of someone with a gambling problem, you may find the help you need at Gam-Anon Family Groups

Alcoholics Anonymous

ph: 9429 1833

ph: 1300 222 222

www.aa.org.au

Aims to provide support to alcoholics in a group setting.
Meetings in Berwick, Cranbourne and throughout Australia.

Narcotics Anonymous

ph: 9525 2833 (24 hour helpline)

www.na.org.au

A self-help organisation providing members with support to abstain from the use of drugs.

SECADA Drug and alcohol recovery support

Secada provides; Intake and Assessment, Counselling – standard and complex, Care & Recovery Coordination, Non-residential Withdrawal Services and Referrals to Residential Withdrawal Services and Rehabilitation Services.

ph: 1800 142 536

www.monashhealth.org.au

Sure AOD

Substance Use Recovery

Suite 5, 66 Victor Cres

Narre Warren 3805

ph: 8781 9500

38 Bakewell St

Cranbourne 3977

ph: 5990 7900

www.sureaod.org.au

Direct Line

ph: 1800 888 236

Telephone service providing 24 x 7 counselling and information on drug and alcohol issues.

Housing services

WAYSS

20 Langmore Lane
Berwick 3806

ph: 9703 0044

Level 1, 294-300 Thomas St
Dandenong 3175

ph: 9791 6111

www.wayssltd.org.au

Housing related information including general housing information, information on a range of accommodation options, public housing and private rental.

Peninsula Community Legal Centre

Chatsworth House
4/441 Nepean Highway
Frankston 3199

ph: 9783 3600

www.pclc.org.au

An independent, not-for-profit organisation that provides free legal services to south-eastern communities.

Tenants Union of Victoria

55 Johnston St
Fitzroy 3065

ph: 9417 2577

www.tuv.org.au

Provides advice, assistance and advocacy for tenants of private and public residential properties and residents of rooming houses and caravan parks.

Legal

Casey Cardinia Legal service

42 Claredale Rd
Dandenong 3175

ph: 9793 1993

www.caseycardinialegal.org.au

A free legal service that provides legal assistance and casework to all who live, work or study in the suburbs of Dandenong, City of Casey & Shire of Cardinia. Includes assistance with fines.

Consumer Action Law Centre

Level 7, 459 little Collins st
Melbourne 3000

ph: 9629 6300

ph: 1800 466 477

www.consumeraction.org.au

Consumer Action provides free legal advice and representation to vulnerable and disadvantaged consumers across Victoria. They also operates MoneyHelp, a not for profit email and telephone financial counselling service see page 9.

Consumer Affairs Victoria

113 Exhibition St
Melbourne 3000

Helpline: 1300 558 181

Interpreter service: 131 450

www.consumer.vic.gov.au

Protects and promotes the interests of consumers and tenants by enforcing Victorian laws, educating the community about consumer issues and providing consumer advice and information.

Legal Aid

Level 1, 9–15 Pultney St
Dandenong VIC 3175

ph: 9767 7111

ph: 1300 792 387

Interpreter service: 131 450

www.legalaid.vic.gov.au

Legal Aid assist people with their legal problems, focusing on protecting the rights of Victorians and representing those who need it the most. Interpreters available.

Legal cont.

Peninsula Community Legal Centre Inc. (PCLC)

Bella Centre

Suite 12, 33-39 High St

Cranbourne 3977

ph: 5995 3722

www.pclc.org.au

PCLC is a free legal service and provides initial legal advice and information on most legal matters.

Fines Clinic - PCLC

441 Nepean Highway

Frankston 3199

Bella Centre

Suite 12, 33-39 High Street

Cranbourne Vic 3977

ph: 9783 3600

PCLC also have Fines Clinics offering assistance and advice regarding outstanding fines including driving on toll roads without an e-tag, parking fines and public transport fines.

Ombudsmen

Financial Service Ombudsman (FOS)

ph: 9613 7366
ph: 1800 367 287
www.fos.org.au

The Financial Ombudsman Service provides accessible, fair and independent dispute resolution for consumers and financial services providers.

Credit and Investment Ombudsman (CIO)

1800 138 422
www.cio.org.au

The aim of the organisation is to provide consumers with a free and impartial dispute resolution service as an alternative to legal proceedings for resolving complaints with their financial services and product providers.

Energy and Water Ombudsman (EWOV)

Reply Paid 469
Melbourne VIC 8060
(letters accepted in Braille)

ph: 1800 500 509
fx: 1800 500 549
www.ewov.com.au

EWOV is a not-for-profit, independent and impartial dispute resolution service, providing Victorian energy and water customers with free, accessible, informal and fast dispute resolution.

Victorian Ombudsman

Level 2, 570 Bourke St
Melbourne 3000

ph: 9613 6222
ph: 1800 806 314
www.ombudsman.vic.gov.au

The Victorian Ombudsman is an independent officer of the Victorian Parliament who investigates complaints about state government departments, most statutory authorities and local government.

Telecommunications Industry Ombudsman

ph: 1800 062 058
www.tio.com.au

Provides an independent dispute resolution service for telephone and internet complaints.

Community Services

Casey North Community information & Support Service

Suite 1, 90-92 Victor Cres
Narre Warren 3805

ph: 9705 6699

fx: 9705 6794

cnciss@caseynorthciss.com.au

www.caseynorthciss.com.au

www.facebook.com/caseynorthciss

www.twitter.com/cnciss

Provides a wide range of information and support services to local community including financial counselling.

Cranbourne Information & Support Service

156 Sladen St
Cranbourne 3977

ph: 5996 3333

fx: 5996 7626

ciss@cranbourneiss.com.au

www.cranbourneiss.org.au

www.facebook.com/cranbourneiss

Provides a wide range of information and support services to local community including financial counselling.

4C's (Cardinia Combined Churches Caring)

5/114 Princes Highway
Pakenham 3810

ph: 5941 2268

www.the4cs.org.au

Provides food relief in Shire of Cardinia.

Feedback and Update form

Whenever we reprint this guide we want to make sure that information is accurate and up to date.

If you want to submit new information that may be useful or details of a new listing or you want to update the details of your organisation, please complete this form and return to:

Casey North Community Information & Support Service

Suite 1, 90-92 Victor Crescent
Narre Warren 3805

Alternatively information can be emailed to cnciss@caseynorthciss.com.au or faxed to 9705 6794.

Name of Organisation:

Name of contact person:

Contact phone number:

Address:

Brief description of organisation or any other information for guide
.....
.....

Other comments:

**Produced by
Casey North Community
Information & Support Service**